

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: **Michael J. Picciallo**

:Group Art Unit: **3621**

Application No.: **09/478,051**

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:Examiner: **C. L. Hewitt II**

Filed: **January 15, 2000**

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For: **ALLOWANCE CARD OR ACCOUNT**

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Attorney Docket No.: **P22,425-B USA**

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Sir:

AMENDMENT PURSUANT TO 37 C.F.R. §1.111

In response to the outstanding final Official Action mailed September 6, 2007, the following claim amendments and remarks are being submitted by Applicants with A Request for Continued Examination for consideration by the Examiner.

Amendments to the Claims are reflected in the Listing of Claims, which begin on page 2 of this paper.

Applicants' **Remarks** begin on page 8 of this paper.